,					ATTY DOCKET NO. BTI 01.0		SERIAL NO. 09 /	825,231	
	NFO	RMATION DISCLOSUR	E CITATION		APPLICANT(S) LUDWIG ET AL.				
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		THE STATE OF	U	.S. PATEN	DOCUMENTS	-			
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ar.		6,173,272	1/9/01	ТНОМ	AS ET AL.	705	42		
		6,202,066	3/13/01	BARK	LEY ET AL.	707	9		
		6,078,907	6/20/00	LAMM		705	40		
		5,710,887	1/20/98	CHEL	LIAH ET AL.	395	226		
		5,287,270	2/15/94	HARD	Y ET AL.	364	408		
		5,893,080	4/6/99	MCGU	RL ET AL.	705	40	RECE	
	·	5,884,325	3/16/99	BAUEI	R ET AL.	707	201		7 2001
		5,978,780	11/2/99	WATS	ON	705	40	chnology	Center 2 0
		6,052,671	4/18/00	CROO	CROOKS ET AL.		34		
h		6,035,285	3/7/00	SCHLI	SCHLECT ET AL.		30		
407		5,007,084	4/9/91	MATE	MATERNA ET AL.		24		
			FOR	EIGN PATE	ENT DOCUMENTS				
		DOCUMENT NUMBER	DATE		COUNTRY	CLASS	SUBCLASS	TRANSL YES	ATION
E.	1	1,489,572	10/19/77	UK	<u> </u>	G06F 15	20		
9		2,191,640	11/29/96	CANA	DA				
		_							,
		OTHER DOCUM	ENTS (Includ	ing Autho	r, Title, Date, Pertine	ent Pages, Etc	c.)		
9		Masich, Jeffrey L., <i>Im</i> January/February 199	proving Cash Flo 1, pgs. 13-16.	w and Stree	amlining Operations Th	rough EDI, Jou	rnal of Cash Ma	anagement,	
9	<u>.</u>	Mooney, James E., Georges. 69-74.	tting Started in E.	DI: Chevro	on's approach, Journal o	of Cash Manger	nent, NCCMA	Conference	1991,
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4		5,842,185	1	11/24/98	CHANC	CEY ET AL.	705	40		
		6,032,133	2	2/29/00	HILT E	CT AL.	705	40		
		5,383,113	1	1/17/95	KIGHT	ET AL.	364	401		
		5,943,656	8	8/24/99	CROOK	KS ET AL.	705	30		
		5,727,249	3	3/10/98	POLLIN	V	705	40	250	
		5,873,072	2	2/16/99	KIGHT	ET AL.	705	40	ECEI	VED
		5,483,445	1	1/9/96	PICKE	RING	364	406 Techno	12 17	2001
		5,465,206	1	11/7/95	HILT E	CT AL.	364	406	ogy Cent	er 2100
		5,677,955	1	10/14/97	DOGGE	ETT ET AL.	380	24		
	/	5,699,528	1	12/16/97	HOGAN	1	395	240		
7		5,963,925	1	10/5/99	KOLLI	NG ET AL.	705	40		
			<u>, </u>	FORE	IGN PATEI	NT DOCUMENTS				
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		OTHE	R DOCUMENT	'S (Includin	g Author	Title, Date, Pertinent	Pages, Etc	;.)	<u> </u>	
92	Knudson, Scott E.; Walton, Jack K., III; Young, Florence M.; Business-to Business Payments and the Role of Financial Electronic Data Interchange, Federal Reserve Bulletin, April 1994, pgs. 269-278.									
9	Moseley, Lonnie E.; Boodey, David M., Mastering Microsoft Office 97, Professional Edition, Second Edition, 1997, pgs. 1123/1124.									
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	12		U.S	S. PATENT	DOCUMENTS		_		
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4		5,649,117	7/15/97	LANDE	RY	395	240		
		4,484,304	11/20/84	ANDER	RSON ET AL.	364	900		
		4,799,156	1/17/89	SHAVI	T ET AL.	364	401		
		4,823,264	4/18/89	DEMIN	(G	364	408		
		5,111,395	5/5/92	SMITH	ET AL.	364	408 F	ECE.	
		5,121,945	6/16/92	тном	SON ET AL.	283	58 JL	ECEIVEL 11 1 7 2001)
		5,220,501	6/15/93	LAWL	OR ET AL.	⋅364	408 ^{Technol}	Pay Conter 210	
		5,283,829	2/1/94	ANDER	RSON	380	24	Soliter 210)Q
		3,573,747	4/6/71	ADAM:	S ET AL.	340	172.5		
	,	5,222,018	6/22/93	SHARP	PE ET AL.	364	406		
A.		3,688,276	8/29/72	QUINN		340	172.5		
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191	コ	An Overview of Flectron	ic Rill Prosontmo	ent and Par	oment Operating Models pr	enared by t	he Business Pro	ctices Task Fore	e of
~~		NACHA's Council for E	lectronic Billing	and Payn	<i>yment Operating Models</i> , pr nent, April 9, 1999, pgs. 1-1	2.	1 4		
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9		4,186,438	1/29/80	BENSO	N ET AL.	364	200		
ì		4,346,442	8/24/82	MUSM.	ANNO	364	408		
		4,376,978	3/15/83	MUSM.	ANNO	364	408		
		4,674,044	6/16/87	KALM	US ET AL.	364	408		
		4,677,552	6/30/87	SIBLEY	Y, JR.	364	408		
		4,449,186	5/15/84	KELLY	ET AL.	364	407	9EO	
		4,694,397	9/15/87	GRANT	Γ ET AL.	364	408	WEIVED	
		5,832,460	11/3/98	BEDNA	R ET AL.	705	27 Pechnon	PECEIVED Oy Conto	
		4,759,063	7/19/88	CHAUM		380	30	2001 Contor 2100	
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4		4,914,698	4/3/90	CHAUN	М	380	30	Ì	
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Form PTO-A820 (also form PTO-1449)

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4	4,947,430	8/7/90	CHAUN	M	380	25	
	4,926,480	5/15/90	CHAUN	M	380	23	
	4,949,380	8/14/90	CHAUN	M	380	30	
	4,987,593	1/22/91	CHAUN	М	380	3	
	4,991,210	2/5/91	CHAUN	M	380	30	PECEIVED
	5,956,700	9/21/99	LANDE	RY	705	40	UI , ED
	4,996,711	2/26/91	CHAUN	M	380	30 Fechno	oay Center 2100
	5,131,039	7/14/92	CHAUN	M	380	23	Senter 2100
	5,884,288	3/16/99	CHANG	G ET AL.	705	40	
λ	5,276,736	1/4/94	CHAUN	M	380	24	
en l	5,367,624	11/22/94	СООРЕ	ER	395	157	
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47		5,373,558	12/13/94	CHAU	M	380	23		
		5,424,938	6/13/95	WAGN	ER ET AL.	364	408		
		5,860,068	1/12/99	соок		705	26		
		5,794,221	8/11/98	EGENI	OORF	705	40		
		4,713,761	12/15/87	SHARP	E ET AL.	364	406	RECEIVE	
		5,122,959	6/16/92	NATHA	ANSON ET AL.	364	436	PECEIVEL	
		5,794,212	8/11/98	MISTR	, JR.	705	26 Teci	nology Center 21	
		5,953,706	9/14/99	PATEL		705	6	21(
		5,910,896	6/8/99	HAHN-	CARLSON	364	479.01		
		5,899,982	5/4/99	RANDI	Æ	705	35		
		5,864,827	1/26/99	WILSO	N	705	35		
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H	V		5,694,551	12/2/97	DOYLE	E ET AL.	395	226	
			6,044,362	3/28/00	NEELY	·	705	34	
			5,848,400	12/8/98	CHANG	G	705	35	
			5,712,789	1/27/98	RADIC	AN	364	478.14	
			5,326,959	7/5/94	PERAZ	ZZA	235	379	
W			5,920,847	7/6/99	KOLLI	NG ET AL.	705	40	
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Form PTO-A820 (also form PTO-1449)